

Amendments to the Claims

1. (Original) A method for providing assurance to a user of the identity of a trading counterpart in an online marketplace transaction via an insurance policy, the method comprising the steps of:

supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer;

receiving said premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date.

2. (Original) The method of claim 1, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

3. (Original) The method of claim 1, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

4. (Original) The method of claim 1, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions.

5. (Original) A method for providing assurance to a user of the financial ability of a trading counterpart to enter into an online marketplace transaction via an insurance policy, the method comprising the steps of:

supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer;

receiving said premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from the financial inability of a trading counterpart to enter and complete said transaction, to said user between a policy inception date and a policy termination date.

6. (Original) The method of claim 5, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

7. (Original) The method of claim 5, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and

type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

8. (Original) The method of claim 5, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions.

9. (Original) A method for providing assurance to a user for the financial ability of a trading counterpart to enter into an online marketplace transaction and for the identity of a trading counterpart in said transaction via an insurance policy, the method comprising the steps of:

supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer;

receiving said premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from at least one of the financial inability of a trading counterpart to enter and complete said transaction and the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date.

10. (Original) The method of claim 9, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

11. (Original) The method of claim 9, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

12. (Original) The method of claim 9, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions.

13-40. (Canceled)